

**SNAPSHOT of HOME Program Performance--As of 06/30/09**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Lowell

State: MA

PJ's Total HOME Allocation Received: \$18,303,667

PJ's Size Grouping\*: B

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	B	Overall
Program Progress:			PJs in State:	19			
% of Funds Committed	98.96 %	94.99 %	1	93.41 %	96		95
% of Funds Disbursed	91.12 %	88.48 %	5	84.68 %	83		78
Leveraging Ratio for Rental Activities	1.42	7.52	18	4.72	17		21
% of Completed Rental Disbursements to All Rental Commitments***	84.33 %	92.86 %	17	80.76 %	30		28
% of Completed CHDO Disbursements to All CHDO Reservations***	81.94 %	72.26 %	4	68.18 %	77		72
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	87.97 %	81.71 %	6	80.32 %	69		63
% of 0-30% AMI Renters to All Renters***	62.78 %	50.15 %	6	45.16 %	84		80
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	90.98 %	97.12 %	19	95.04 %	19		18
Overall Ranking:			In State:	15 / 19	Nationally:	57	57
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$29,531	\$26,647		\$26,037	266	Units	22.30 %
Homebuyer Unit	\$8,997	\$16,054		\$14,755	797	Units	66.90 %
Homeowner-Rehab Unit	\$21,856	\$14,900		\$20,487	87	Units	7.30 %
TBRA Unit	\$2,551	\$3,709		\$3,225	41	Units	3.40 %

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lowell MA

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$53,759	\$84,543	\$25,341
<b>State:*</b>	\$143,827	\$100,449	\$22,840
<b>National:**</b>	\$92,323	\$73,745	\$23,292

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.3 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.12

	Rental %	Homebuyer %	Homeowner %	TBRA %		Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>					<b>HOUSEHOLD TYPE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">48.9</span>	<span style="border: 1px solid black; padding: 2px;">51.4</span>	<span style="border: 1px solid black; padding: 2px;">58.8</span>	<span style="border: 1px solid black; padding: 2px;">63.4</span>	Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">37.4</span>	<span style="border: 1px solid black; padding: 2px;">25.8</span>	<span style="border: 1px solid black; padding: 2px;">18.8</span>	<span style="border: 1px solid black; padding: 2px;">22.0</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">7.6</span>	<span style="border: 1px solid black; padding: 2px;">9.6</span>	<span style="border: 1px solid black; padding: 2px;">15.3</span>	<span style="border: 1px solid black; padding: 2px;">7.3</span>	Elderly:	<span style="border: 1px solid black; padding: 2px;">11.5</span>	<span style="border: 1px solid black; padding: 2px;">3.3</span>	<span style="border: 1px solid black; padding: 2px;">22.4</span>	<span style="border: 1px solid black; padding: 2px;">22.0</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">3.8</span>	<span style="border: 1px solid black; padding: 2px;">3.9</span>	<span style="border: 1px solid black; padding: 2px;">7.1</span>	<span style="border: 1px solid black; padding: 2px;">9.8</span>	Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">39.7</span>	<span style="border: 1px solid black; padding: 2px;">24.6</span>	<span style="border: 1px solid black; padding: 2px;">20.0</span>	<span style="border: 1px solid black; padding: 2px;">39.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">2.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">8.4</span>	<span style="border: 1px solid black; padding: 2px;">42.6</span>	<span style="border: 1px solid black; padding: 2px;">37.6</span>	<span style="border: 1px solid black; padding: 2px;">14.6</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	Other:	<span style="border: 1px solid black; padding: 2px;">3.1</span>	<span style="border: 1px solid black; padding: 2px;">3.7</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>					
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">2.7</span>	<span style="border: 1px solid black; padding: 2px;">8.5</span>	<span style="border: 1px solid black; padding: 2px;">5.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
<b>ETHNICITY:</b>									
Hispanic	<span style="border: 1px solid black; padding: 2px;">36.3</span>	<span style="border: 1px solid black; padding: 2px;">23.5</span>	<span style="border: 1px solid black; padding: 2px;">12.9</span>	<span style="border: 1px solid black; padding: 2px;">17.1</span>					
<b>HOUSEHOLD SIZE:</b>					<b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>				
1 Person:	<span style="border: 1px solid black; padding: 2px;">37.8</span>	<span style="border: 1px solid black; padding: 2px;">20.8</span>	<span style="border: 1px solid black; padding: 2px;">16.5</span>	<span style="border: 1px solid black; padding: 2px;">39.0</span>	Section 8:	<span style="border: 1px solid black; padding: 2px;">34.0</span>	<span style="border: 1px solid black; padding: 2px;">3.3</span> <sup>#</sup>		
2 Persons:	<span style="border: 1px solid black; padding: 2px;">24.0</span>	<span style="border: 1px solid black; padding: 2px;">14.3</span>	<span style="border: 1px solid black; padding: 2px;">20.0</span>	<span style="border: 1px solid black; padding: 2px;">12.2</span>	HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">4.6</span>			
3 Persons:	<span style="border: 1px solid black; padding: 2px;">19.1</span>	<span style="border: 1px solid black; padding: 2px;">22.6</span>	<span style="border: 1px solid black; padding: 2px;">22.4</span>	<span style="border: 1px solid black; padding: 2px;">17.1</span>	Other:	<span style="border: 1px solid black; padding: 2px;">32.8</span>			
4 Persons:	<span style="border: 1px solid black; padding: 2px;">7.6</span>	<span style="border: 1px solid black; padding: 2px;">20.1</span>	<span style="border: 1px solid black; padding: 2px;">23.5</span>	<span style="border: 1px solid black; padding: 2px;">14.6</span>	No Assistance:	<span style="border: 1px solid black; padding: 2px;">28.6</span>			
5 Persons:	<span style="border: 1px solid black; padding: 2px;">6.9</span>	<span style="border: 1px solid black; padding: 2px;">13.6</span>	<span style="border: 1px solid black; padding: 2px;">10.6</span>	<span style="border: 1px solid black; padding: 2px;">12.2</span>					
6 Persons:	<span style="border: 1px solid black; padding: 2px;">3.1</span>	<span style="border: 1px solid black; padding: 2px;">5.3</span>	<span style="border: 1px solid black; padding: 2px;">5.9</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>					
7 Persons:	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>					
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>					
					<b># of Section 504 Compliant Units / Completed Units Since 2001</b>				<span style="border: 1px solid black; padding: 2px;">26</span>

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lowell State: MA Group Rank: 57  
(Percentile)  
State Rank: 15 / 19 PJs Overall Rank: 57  
(Percentile)  
Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 72.37%	<b>84.33</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 49.28%	<b>81.94</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>87.97</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.81%	<b>90.98</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.070	<b>1.47</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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